

What is claimed is:

1 1. A financial processing system comprising:

2 a) automatic means for receiving a customer account data
3 originating from a remote customer computer, and amount data from
4 a remote merchant computer via a computer network;

5 b) automatic means for communicating said customer account
6 data and said amount data to a remote bank computer via a
7 telephone network;

8 c) automatic means for receiving an authorization indicia
9 from said bank computer via the phone network; and,

10 d) automatic means for communicating via said computer
11 network a representation of said authorization indicia to said
12 merchant computer.

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1 4. The financial processing system according to claim 2,
2 wherein said automatic means for receiving a customer account
3 data includes means for establishing a data link with said remote
4 customer computer.

1 5. The financial processing system according to claim 2,
2 wherein said automatic means for receiving a customer account
3 data includes means for establishing a data link with said remote
4 merchant computer.

1 6. A financial processing technique comprising the
2 automatic steps of:

3 a) over a computer network,

4 1) receiving customer account data originating from a
5 remote customer computer,

6 2) receiving an amount data from a remote merchant
7 computer; and,

8 b) over a telephone network, communicating said customer
9 account data and said amount data to a remote bank computer.

1 7. A financial transaction system comprising:

2 a) a merchant computer containing promotional data, said
3 merchant computer having automatic means for communicating said
4 promotional data via a computer network to a remote computer;
5 and,

6 b) a financial processing computer, remote from said
7 merchant computer, said financial processing computer having
8 automatic means for:

- 9 1) receiving customer account data and amount data
10 via said computer network,
11 2) obtaining an authorization indicia via a telephone
12 network, and,
13 3) via said computer network, communicating a
14 representation of said authorization indicia to a
15 said merchant computer; and,

16 wherein said merchant computer includes automatic means for
17 storing said representation of said authorization indicia within
18 a memory of said merchant computer.

1 8. The financial transaction system according to claim 7,
2 wherein said merchant computer further includes automatic means
3 for generating a shipping order in response to said
4 representation of said authorization indicia.

1 9. The financial transaction system according to claim 7,
2 a) wherein said financial processing computer further
3 includes automatic means for communicating a password to said
4 customer computer; and,

5 b) wherein said merchant computer further includes:

6 1) memory means containing secured data, and,

7 2) automatic means for transmitting the secured data to
8 said customer computer in response to the password.

1 10. The financial transaction system according to claim 7,
2 wherein said password and said transaction indicia are
3 communicated to said customer computer via said merchant
4 computer.
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